

Information to identify the case:

Debtor 1	Kenneth G. Joseph	Social Security number or ITIN	xxx-xx-3135
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Georgina M. Joseph	Social Security number or ITIN	xxx-xx-1816
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	12-23800-JAD		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth G. Joseph

Georgina M. Joseph

11/6/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Kenneth G. Joseph
Georgina M. Joseph
DebtorsCase No. 12-23800-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
Form ID: 3180WPage 1 of 2
Total Noticed: 30

Date Rcvd: Nov 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2017.

db/jdb +Kenneth G. Joseph, Georgina M. Joseph, 1017 Connor Rd., Pittsburgh, PA 15234-1064
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)
 13451544 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183
 13469430 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
 13435591 American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
 13435594 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
 (address filed with court: Columbia Gas of PA, 200 Civic Center Dr, 11th Floor, Columbus OH 43215)
 13435593 +Central Cardiovascular Assoc., 350 Locust Street, Ste 100, Pgh, PA 15218
 13435597 +Credit Collection Service/Allstate property, Two Wells Avenue, Newton, MA 02459-3225
 13435601 Dominion Energy Solutions, PO Box 298, Pgh. PA 15230-0298
 13435603 +Jefferson Cardiology Assoc., PO Box 18285, Pgh, PA 15236-0285
 13435604 +Knight Motors LP, 1470 West Liberty Avenue, Pittsburgh PA 15226-1102
 13435605 Med Express, PO Box 636536, Cincinnati, OH 45263-6536
 13435606 +Medi-Help, 1691 Washington Road, Mt. Lebanon, PA 15228-1631
 13435607 +National Asset Mgmt., LLC, 400 Rouser Road, Suite 202, Coraopolis, PA 15108-2749

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 07 2017 01:09:32 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Nov 07 2017 01:08:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13435592 EDI: BANKAMER.COM Nov 07 2017 01:08:00 Bank of America NA, PO Box 15222,
Wilmington, DE 19886-5222
 13516383 +EDI: BANKAMER.COM Nov 07 2017 01:08:00 Bank of America, N.A., as successor by et.al.,
Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
 13435595 +EDI: CMIGROUP.COM Nov 07 2017 01:08:00 Comcast, c/o Credit Management, PO Box 118288,
Carrollton, TX 75011-8288
 13435598 +EDI: CCS.COM Nov 07 2017 01:08:00 Credit Collection Services, Two Wells Avenue,
Newton, MA 02459-3246
 13435599 +EDI: CCUSA.COM Nov 07 2017 01:08:00 Credit Collections USA, 16 Distributor Drive,
Suite 1, Morgantown, WV 26501-7209
 13435602 +E-mail/Text: kburkley@bernsteinlaw.com Nov 07 2017 01:10:09 Duquesne Light,
411 Seventh Avenue, Pgh. PA 15219-1942
 13501398 +E-mail/Text: kburkley@bernsteinlaw.com Nov 07 2017 01:10:09 Duquesne Light Company,
c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1908
 13520546 EDI: ECMC.COM Nov 07 2017 01:08:00 ECMC, PO Box 16408, St Paul MN 55116-0408
 13490010 EDI: JEFFERSONCAP.COM Nov 07 2017 01:08:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617
 13435608 +E-mail/Text: csc.bankruptcy@amwater.com Nov 07 2017 01:10:13 Pennsylvania American Water,
P.O. Box 578, Alton IL 62002-0578
 13443906 EDI: RECOVERYCORP.COM Nov 07 2017 01:08:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13516542 EDI: VERIZONEAST.COM Nov 07 2017 01:08:00 VERIZON, PO BOX 3037,
BLOOMINGTON, IL 61702-3037

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC
 cr Nationstar Mortgage LLC d/b/a Mr. Cooper
 cr* +AES/PHEAA, P.O.BOX 8183, Harrisburg, PA 17105-8183
 cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
 13469433* +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
 13469443* +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
 13469468* +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
 13488061* +Aes/Pheaa, Po Box 8147, Harrisburg, Pa 17105-8147
 13435596* +Comcast, c/o Credit Management, PO Box 118288, Carrollton, TX 75011-8288
 13435600* +Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
 13658126* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
Lewisville, TX 75067)

TOTALS: 2, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: amaz
Form ID: 3180W

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Total Noticed: 30

Date Rcvd: Nov 06, 2017

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME
LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP pawb@fedphe.com,
james.prostko@phelanhallinan.com
Jerome B. Blank on behalf of Creditor Nationstar Mortgage, LLC. pawb@fedphe.com
Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME
LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP pawb@fedphe.com
Joseph E. Fieschko, Jr. on behalf of Joint Debtor Georgina M. Joseph joe@fieschko.com,
rcfishko@aol.com
Joseph E. Fieschko, Jr. on behalf of Debtor Kenneth G. Joseph joe@fieschko.com,
rcfishko@aol.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10